

06-28-04

IFlow



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket #: 23900-RA

In re Application of: Powers et al.
Filed: March 29, 2004
Serial No. 10/812,196
Group Art Unit: 3624
For: System and Method for International Funds Transfer and Access

Mail Stop - IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and the Manual of Patent Examining Procedures § 609, the references listed on the attached form PTO/SB/08A are being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified patent application. Copies of the cited documents are enclosed.

If for any reason the Examiner considers this disclosure not to comply with the above-referenced requirements, it is respectfully requested that the undersigned be contacted so that any deficiencies can be remedied.

This disclosure statement should not be construed as a representation that a search has been made or that no other material information, as defined in 37 C.F.R. § 1.56(a), exists.

Some of the documents may have markings thereon. No significance is meant to be attached to any such markings.

These documents are not necessarily analogous art.



It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the attached form PTO/SB/08A with initials or other appropriate marks.

Respectfully submitted,

Date: June 25th, 2004

Ashish D. Patel, Esq.
Registration Number 50,177

Myers & Kaplan,
Intellectual Property Law, L.L.C.
1899 Powers Ferry Road, Ste 310
Atlanta, GA 30339
Tel. (770) 541-7444
Fax (770) 541-7448
Email: apatel@mkiplaw.com

CERTIFICATE OF MAILING

I hereby certify that this correspondence, along with any papers referred to therein as being attached or enclosed therewith, is being deposited with the United States Postal Service with sufficient postage as Express Mail, No. EV548206081US, in an envelope addressed to Mail Stop – IDS, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

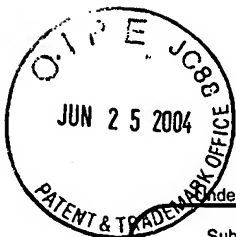
6-25-04

(Date)

Cynthia Pilato

Name of the person
mailing the paper or fee

(Signature of the person mailing)



PTO/SB/08A (04-03)

Approved for use through 04/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/812,196
Filing Date	03-29-2004
First Named Inventor	Powers, et al.
Art Unit	3624
Examiner Name	
Attorney Docket Number	23900-RA

Sheet 1 of 1

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 2003/0236726A1	12-25-2003	Almonte et al.	ALL
		US- 2003/0208440A1	11-06-2003	Harada et al.	ALL
		US- 2003/0187789A1	10-02-2003	Karas et al.	ALL
		US- 6,615,190 B1	09-02-2003	Slater	ALL
		US- 2003/0024979	02-06-2003	Hansen et al.	ALL
		US- 2002/0099656	07-25-2002	Poh Wong	ALL
		US- 2002/0082987A1	06-27-2002	Wilson	ALL
		US- 6,408,284 B1	06-18-2002	Hilt et al.	ALL
		US- 2002/0055907	05-09-2002	Pater et al.	ALL
		US- 2001/0034676	10-25-2001	Vasic	ALL
		US- 6,122,625	09-19-2000	Rosen	ALL
		US- 5,920,847	07-06-1999	Kolling et al.	ALL
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.